

Women Owned Businesses in Texas: Access to Capital

Loans & Grants

	Name of Program	Source of Funding	Qualifications / Requirements	Amount	Interest Rates	Partners	Website
1	People Fund	Non-profit	Texas residency, No past due payments on Child Support Obligations, Student Loans, or other government guaranteed loans, and No civil judgements or tax liens.	Up to \$350,000	2% reduction	Bank of America Tory Burch Foundation	https://peoplefund.org/capital-for-women/
2	LiftFund	Non-profit, Partially public	Over 21 years of age, Live in the state we serve for at least six months and operate your business in the service area. (Our service area includes Texas, Louisiana, Mississippi, Alabama, Arkansas, Missouri, Kentucky, and Tennessee), Business cannot be categorized as adult entertainment, Cannot be in any active bankruptcy proceedings, If you are a start--up business, you must have another source of income to repay the loan, and Required collateral equal to the amount of the loan you are requesting	\$500 - \$1 million	Variable (4%)	N/A	https://www.liftfund.com/loans/
3	WomensNet - Amber Grant	Non-profit	At least 18 years old, and Online application telling WomensNet your story.	\$1,000 - \$11,000	N/A	N/A	https://ambergrantsforwomen.com/get-an-amber-grant/
4	Idea Café Grant	Non-profit	In less than 1,000 words or in a short video you will have to provide some key business info, and answer four crucial questions about your business and plans for the future.	\$1,000	N/A	N/A	https://www.businessownersideacafe.com/19th-small-business-grant/application?page=how-to-apply

	Name of Program	Source of Funding	Qualifications / Requirements	Amount	Interest Rates	Partners	Website
5	Business & Community Leaders	Non-profit	1.Sign up for a one-on-one consultation with our Entrepreneurship Specialists 2.Complete your Financial Readiness Assessment and work with our team to develop a strategic growth plan 3.Apply for a loan starting at \$5,000 or all the way up to \$50,000	Small & Diverse Business: \$5,000 - \$50,000 Growing Business: \$50,000 - \$300,000	Capped at 18%	N/A	https://bcloftexas.org/
6	BigAustin	Non-profit	At least 21 years of age, Have more than 51% interest in your company, Must be located in Bastrop, Blanco, Gillespie, Lampassass, Llano, McCulloch, San Saba, Bell, Burnet, Hays, Lee, Mason, Milam, Travis, or Williamson County, Be a for-profit business, Be unable to qualify/afford a conventional bank loan, Have a written business plan, Be a US Citizen/ legal resident/ "Stateside" Foreign owned business, Be in good standing on federal, state, county, and municipal taxes, Carry full auto and liability insurance, Have no active bankruptcy.	Start Ups: Up to \$15,000 Established: Up to \$50,000		N/A	https://www.bigaustin.org/lending/
7	National Association for the Self Employed	Non-profit	To be eligible for an NASE grant, you must: - Be an NASE Member in good standing - Demonstrate a business need that could be fulfilled by the grant - Provide a detailed explanation of how you will use the grant proceeds - Show how the grant will improve your business growth and success - Offer supporting documentation such as a résumé and business plan	\$4,000	N/A	N/A	https://www.nase.org/Membership/Benefits/Growth_Grants.aspx

	Name of Program	Source of Funding	Qualifications / Requirements	Amount	Interest Rates	Partners	Website
8	FedEx Small Business Grant Contest	Private	<p>The Contest is open to only legal residents of the fifty (50) United States and the District of Columbia who at the time of entry are independent owners/operators of a for-profit small business that is domiciled in the fifty (50) United States or District of Columbia which has been in continuous operation selling a product or service for not less than six (6) months at the start of the contest. In order to be considered an eligible "small business" for purposes of this Contest, the business must meet all of the following criteria:</p> <p>a. Entrant/owner must be at least eighteen (18) years of age at the time of Submission;</p> <p>b. The business must be currently active, lawful, have all necessary and required licenses and registrations;;</p> <p>c. Entrant/owner must be an authorized agent of the registered business;</p> <p>d. The business must be in good standing as of the date of Submission and must remain so through the end of the Contest;</p> <p>e. The business must have between 1-99 employees on its payroll.</p> <p>f. Not a previous FedEx Small Business</p>	<p>Grand Prize: \$25,000 (1 winner)</p> <p>Silver Prize: \$15,000 (1 winner)</p> <p>Bronze Prize: \$7,500 (8 winners)</p>	N/A	N/A	https://smallbusinessgrant.fedex.com/#/
9	37 Angels	Private VC	<p>Apply through "Gust" website and set up a phone interview.</p> <p>Every 2 months, 8 companies (out of the 400 that apply) are invited to pitch their business to investors.</p>	\$50,000 - \$150,000	N/A	N/A	http://www.37angels.com/

10

Name of Program	Source of Funding	Qualifications / Requirements	Amount	Interest Rates	Partners	Website
Funding Circle	Private VC	<p>Officers look at:</p> <ul style="list-style-type: none">•Capacity: your ability to pay back the loan, which would include an analysis of your cash flow and your debt service coverage ratio•Conditions: how you intend to use the loan and the state of your business' industry•Capital: how much money you've invested in the business•Collateral: what type of assets and property you own•Character: your trustworthiness and business' stability	\$25,000 - \$500,000	Starting at 4.99%	N/A	https://www.fundingcircle.com/us/small-business-loans-for-women/
Cartier Women's Initiative Awards	Private	<p>Your project must be an original business creation, wholly conceived by the team; a completely new concept, meaning it cannot be a buy-back, off-shoot, or a subsidiary of an existing concept.</p> <p>You must hold the main leadership position within the company, either in the capacity of Founder, Director or CEO.</p> <p>You must also own significant stake in the business and be able to provide proof. You will be asked to share an up-to-date capitalization table with your application form. A capitalization table (or cap table) is a table providing an analysis of a company's percentages of ownership, equity dilution, and value of equity in each round of investment by founders, investors, and other owners.</p>	<p>First Prize (7 winners): \$100,000</p> <p>Seoncd Prize (14 finalists): \$30,000</p>	N/A	N/A	https://application-form.cartierwomensinitiative.com/

11